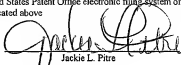


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No.: 10/714,523
Confirmation No.: 2227
Filing Date: November 14, 2003
Inventors: Houle et al.
Title: SYSTEMS AND METHODS
FOR ASSESSING
DOCUMENTS USING
ANALYSIS OF MACHINE-
PRINTED WRITING AND
PRE-PRINTED
INFORMATION

§ Examiner: Tom Y. Lu
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§ Art Unit: 2624
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§ Atty. Dkt. No.: 5053-00507
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CERTIFICATE OF ELECTRONIC TRANSMISSION UNDER 37 C.F.R. §1.8 DATE OF DEPOSIT: <u>11/24/03</u> I hereby certify that this correspondence is being deposited with the United States Patent Office electronic filing system on the date indicated above  Jackie L. Pitre
--

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

MAIL STOP: ISSUE FEE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

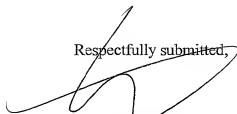
Applicant respectfully disagrees with the Examiner's Statement of Reasons for Allowance and/or Applicant believes that the Examiner's Statement of Reasons for Allowance is incomplete.

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest comparing, using a computer system, at least a portion of the pre-printed information in the payment instrument to one or more document stock profile representations associated with a profile for one or more accounts or a profile for one or more individual writers, entities, or representatives

of an entity, wherein evidence of non-validity of the payment instrument comprises failure of at least a portion of the pre-printed information in the payment instrument to approximately match at least one of the one or more document stock profile representations; and analyzing a correlation of information between two or more information fields of a payment instrument, wherein the analysis of a first information field of the payment instrument is dependent on what information is in a second information field of the payment instrument, and wherein the comparison of the pre-printed information in the payment instrument to the at least one document stock profile representation is based on the correlation analysis between the first information field and the second information field.

If fees are required or if any fees have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert, & Goetzel, P.C. Deposit Account Number 50-1505/5053-00507/EBM.

Respectfully submitted,



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